

Financial Relationship

It is our objective and philosophy that all of our patients receive the best possible care and service regardless of their financial situation.

In order for our practice to provide top notch, quality Orthopaedic care, we believe that your complete understanding of our financial policy, as it relates to your financial obligation, is essential.

If at any time you wish to discuss your account and/or financial obligations with us personally, please contact our Office Manager during normal business hours.



We appreciate the ability to serve your Orthopaedic needs.



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**Central Michigan
Orthopaedics PLLC**

Patient Financial Handbook

This handbook is being provided to help you understand your financial responsibilities as a patient of CMO.

It is our agreement to you to provide the best possible care to our patients. We comply with all applicable state and federal rules and regulations, and we treat every patient in the same manner regarding the extension of credit, collection procedures, and payment. We will collect debts in a fair and consistent manner. Consistent criteria will be used with all patient financial transactions.

Patient and Insurance Information

You and or your patient representative agree that you will provide Central Michigan Orthopaedics (CMO) with all necessary, accurate and current insurance and personal patient billing information. This includes any and all information related to insurance as well as patient billing. You also agree that you are responsible to inform and provide CMO with any updates to this information.

- CMO will bill all third party insurance carriers that are effective for the date of service and care being provided.
- You or your patient representative will be asked to sign a financial agreement statement to personally assume financial liability for any balances after insurance has paid their portion.
- ***You agree that you will pay all office visit co-pays, and/or deductibles at the time of service.***
- You understand and agree that we are unable to waive patient insurance financial responsibility due to federal and state anti-kickback statues. Insured patients will be expected to pay all of their deductibles, co-insurance, and co-pays, etc... as required by law.

CMO participates with many types of insurances.

Auto Insurance and Workers Compensation Insurance are two specific types that require specialized documentation, authorization, and billing rules.

It is important that you discuss either of these two insurance situations with us, prior to being seen in our office and incurring charges.

CMO follows all applicable State and Federal rules, regulations and remedies as they pertain to Automobile Insurance and Workers Compensation Insurance in relation to the patient's financial obligation, if proper disclosure is not made to CMO.

Surgery Scheduling

In the course of your treatment it may become necessary to schedule surgery or additional procedures. When this occurs you should review your insurance and determine any financial obligations; coinsurance, deductible, etc...that you may have.

- ***If you do have insurance financial obligations, CMO expects that these are paid in full no later than 5 business days prior to any surgery performed. If these are not paid, non-emergent procedures or surgeries will be rescheduled.***
- Services that require prior authorization must be authorized prior to any surgery and/or procedure being performed.
- ***If a patient has a previous outstanding balance and is in need of surgery and/or a procedure, this balance must be paid prior to the surgery/procedure being scheduled.***

Self-Pay/Uninsured

If you do not have insurance coverage then you should discuss your financial obligations prior to being seen in our office.

It is still your responsibility to provide our office with all of your patient billing information.

- ***All office visits must be paid prior to the self-pay/uninsured patient being seen. Our staff can assist with an estimate of our charges.***
- ***If you do not have insurance coverage, any planned procedure and/or surgery will require full payment no later than 5 business days prior to being performed.***

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We are willing to work with you to establish equitable payment arrangements for services, procedures or surgical charges.

Through full disclosure, of your financial situation, or your insurance situation, we are more than happy to work with you on arriving at the best possible course of action. We can work together to provide a solution.